

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Shane McBride
2282 Gill Village Way #1210
San Diego, CA 92108

Case number: 09-19074-PB7
Chapter: 7
Judge Peter W. Bowie

Social Security No.: xxx-xx-3833
Debtor: No Known Aliases

Shaena McBride
2282 Gill Village Way #1210
San Diego, CA 92108

Social Security No.: xxx-xx-8937
Joint Debtor: No Known Aliases

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/15/10

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-19074User: admin
Form ID: bl8Page 1 of 2
Total Noticed: 27

Date Rcvd: Mar 15, 2010

The following entities were noticed by first class mail on Mar 17, 2010.

db/jdb +Shane McBride, Shaena McBride, 2282 Gill Village Way #1210, San Diego, CA 92108-5582
 aty +Brian Crozier Whitaker, Lifeline Legal, LLP, 9665 Chesapeake Dr #455,
 San Diego, CA 92123-1354
 tr +Nancy Wolf, P.O. Box 420448, San Diego, CA 92142-0448
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
 San Diego, CA 92108-4424
 smg Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520,
 Center Valley, PA 18034-0520
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
 Sacramento, CA 94280-0001
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
 12115277 +Arsenal Credit Union, 8651 Watson Road, Saint Louis, MO 63119-5197
 12115278 +Carole McBride, 1845 Cottonwood Drive, Imperial, MO 63052-1530
 12115280 Chase Auto Finance, PO Box 901078, Fort Worth, TX 76101-2078
 12115281 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 12115282 +Citibank Usa, Attn: Centralized BK, PO Box 20507, Kansas City, MO 64195-0507
 12115283 +Citicards, PO Box 6000, The Lakes, NV 88901-6000
 12115284 +Citifinancial Retail Services, PO Box 140489, Irving, TX 75014-0489
 12140320 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Fort Lowell Road, Suite 200,
 Tucson, AZ 85712-1083
 12115287 +JC Penny-FL, Customer Service, PO BOX 182122, Columbus, OH 43218-2122
 12115289 +Sallie Mae, 1002 Arthur Dr, Lynn Haven, FL 32444-1683
 12115291 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125)
 12115290 +Us Bank Home Mortgage, Att: Bankruptcy Dept, PO Box 5229, Cincinnati, OH 45201-5229
 12115292 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
 (address filed with court: WFS Financial, PO Box 19657, Irvine, CA 92623)

The following entities were noticed by electronic transmission on Mar 15, 2010.

tr +EDI: QNWOLF.COM Mar 15 2010 19:28:00 Nancy Wolf, P.O. Box 420448,
 San Diego, CA 92142-0448
 smg EDI: CALTAX.COM Mar 15 2010 19:28:00 Franchise Tax Board, Attn: Bankruptcy,
 P.O. Box 2952, Sacramento, CA 95812-2952
 smg E-mail/Text: ustp.region15@usdoj.gov United States Trustee,
 Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
 12115279 +EDI: CHASE.COM Mar 15 2010 19:28:00 Chase, Attn: BK Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 12115281 +EDI: CITICORP.COM Mar 15 2010 19:28:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 12115282 +EDI: CITICORP.COM Mar 15 2010 19:28:00 Citibank Usa, Attn: Centralized BK, PO Box 20507,
 Kansas City, MO 64195-0507
 12115283 +EDI: CITICORP.COM Mar 15 2010 19:28:00 Citicards, PO Box 6000, The Lakes, NV 88901-6000
 12115285 +EDI: DISCOVER.COM Mar 15 2010 19:28:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 12140320 +EDI: BASSASSOC.COM Mar 15 2010 19:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Fort Lowell Road, Suite 200, Tucson, AZ 85712-1083
 12115286 +EDI: HFC.COM Mar 15 2010 19:28:00 Hsbc Bank, Attn: BK, PO Box 5253,
 Carol Stream, IL 60197-5253
 12115288 +EDI: CBSKOHLS.COM Mar 15 2010 19:28:00 Kohls, Attn: Recovery, PO Box 3120,
 Milwaukee, WI 53201-3120
 12129116 EDI: RECOVERYCORP.COM Mar 15 2010 19:28:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12115291 EDI: USBANKARS.COM Mar 15 2010 19:28:00 Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125
 12115290 +EDI: USBANKARS.COM Mar 15 2010 19:28:00 Us Bank Home Mortgage, Att: Bankruptcy Dept,
 PO Box 5229, Cincinnati, OH 45201-5229

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520,
 Center Valley, PA 18034-0520
 ust* United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600,
 San Diego, CA 92101-8511

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Case: 09-19074

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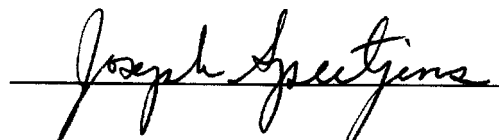
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.